

Certificate of Notice Page 1 of 2  
UNITED STATES BANKRUPTCY COURT  
Northern District of Georgia  
Atlanta Division

In Re: Debtor(s)

Erica Elise Whalen

Case No.: 16-55513-bem

Chapter: 7

**NOTICE TO DEBTOR  
THAT COURSE ON FINANCIAL MANAGEMENT  
IS REQUIRED TO RECEIVE DISCHARGE**

Upon review of the docket in the above-styled case, it appears that Debtor or Debtors (hereinafter "Debtor") has not filed Form 423 (Certification About a Financial Management Course) showing that Debtor has completed the personal financial management course or is exempt. Sections 727(a)(11), 1141(d)(3)(C), and 1328(g) of Title 11, U.S.Code, require an individual debtor in a Chapter 7, 11, or 13 case to complete an instructional course on personal financial management after filing the case unless Debtor obtains an order granting an applicable exemption provided by §109(h)(4). **To comply with the course requirement, a debtor must timely file Form 423 with the Clerk's office.** See Bankruptcy Rule 1007(b) and (c) and Official Form 423 (12/15). Failure to timely file Form 423 may result in the case being closed without Debtor receiving a discharge.

A **Chapter 7** debtor must file Form 423 within 60 days after the first date set for the meeting of creditors. **Chapter 11 and 13** debtors must file Form 423 no later than the date the last payment is made as required by the plan or the date a motion for entry of discharge is filed. If Debtor subsequently files a motion to reopen the case in order to file Form 423, Debtor must pay the appropriate fee to reopen the case. **THIS NOTICE WILL BE THE ONLY REMINDER ABOUT THE COURSE REQUIREMENT.**

This Notice will be served upon the Debtor, counsel for Debtor, and the Trustee.

Dated: June 20, 2016

**\*\* Mailing Address**

United States Bankruptcy Court  
1340 Russell Federal Building  
75 Ted Turner Drive SW  
Atlanta, GA 30303



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M. Regina Thomas  
Clerk of Court  
U.S. Bankruptcy Court

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United States Bankruptcy Court  
Northern District of Georgia

In re:  
Erica Elise Whalen  
Debtor

Case No. 16-55513-bem  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 113E-9

User: simpsonk  
Form ID: 417

Page 1 of 1  
Total Noticed: 2

Date Rcvd: Jun 20, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 22, 2016.

db +Erica Elise Whalen, 4403 Stone Gate Way, East Point, GA 30344-7053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr E-mail/Text: ghays@haysconsulting.net Jun 20 2016 21:38:16 S. Gregory Hays,  
Hays Financial Consulting, LLC, Suite 200, 3343 Peachtree Road, NE,  
Atlanta, GA 30326-1420

TOTAL: 1

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 22, 2016

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 20, 2016 at the address(es) listed below:

Office of the United States Trustee ustpreion21.at.ecf@usdoj.gov  
S. Gregory Hays ghays@haysconsulting.net, saskue@haysconsulting.net;GA32@ecfcbis.com

TOTAL: 2